

ABSTRACT OF THE DISCLOSURE

5 An on-line value bearing item (VBI) printing system that includes one or more cryptographic modules and a secure database is disclosed. The secure database includes account balances and other information for all of the on-line value-bearing item system customers and is capable of preventing access by unauthorized users. Also, a secure communication network is in operation to prevent unauthorized access to the users' data
10 stored in the database.

 A plurality of subsystems located on the server system side of the on-line VBI system provide services related to purchasing, accounting, and printing of VBI. In addition to the secure database, the server system includes one or more cryptographic modules for authenticating, processing value for the VBI, and generating indicia data for
15 the plurality of users.

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